

This benefit summary is intended to help you compare coverage and benefits and is a summary only. For a more detailed description of coverage, benefits, and limitations, including any related exclusions not contained in this benefit summary, please contact the health care service plan or health insurer and consult the individual plan's evidence of coverage. The comparative benefit summary is updated annually, or more often if necessary to be accurate. The most current version of this comparative benefits summary is also available on mchphmo.com. However, the plan may simply provide a link to this website and the DMHC's version of this matrix. You may contact the Department of Managed Health Care at (888) HMO-2219 for further assistance regarding the matrix.

Plan Name Chinese Community Health Plan	Plan Contact Phone Number Member Services Department: 415-834-2118
Coverage summary	
Eligibility requirements	<p>You are eligible to enroll in the Post-MRMIP Graduate Product if you meet any of the following criteria:</p> <ul style="list-style-type: none"> - Apply for coverage within 63 days of the termination date of previous coverage under the MRMIP and have had continuous coverage under the MRMIP for a period of 36 consecutive months, or - Have been enrolled in a Post-MRMIP standard benefit plan and move to an area within the state that is not in the service area of the plan or insurer you previously selected and you apply for coverage within 63 days of termination of previous coverage, or - Have been enrolled in a Post-MRMIP standard benefit plan that is no longer available where you reside and apply for coverage within 63 days of the termination date of the previous coverage - Plans may decline coverage if you are eligible for parts A and B of Medicare at the time of application and are not enrolled in Medicare solely due to end stage renal disease. <p>Dependent Coverage-The following dependents may also be enrolled: Subscriber's spouse, Subscriber or spouse's unmarried children; dependent children over age 23 incapable of self-sustaining employment due to certain disabilities. (Consult the Plan's Evidence of Coverage for further information as availability of dependent coverage varies).</p>
The full premium cost of each benefit package in the service area in which the individual and eligible dependents work or reside	Premiums charged by plans vary by region and age of subscribers. See Post-MRMIP Graduate Product Rate Chart on this website.
When and under what circumstances do benefits cease	<p>Coverage may be terminated by the Plan under the following circumstances:</p> <ul style="list-style-type: none"> - Loss of eligibility by Subscriber or enrolled dependents, including (1) Subscriber or Dependent(s) move out of the Plan's service area (Please contact the Plan for further details regarding the process for selection of a different Post-MRMIP Graduate Product under such circumstances) or out of California or (2) Enrolled dependents no longer meet eligibility requirements. - Termination of Plan type by Plan in which Subscriber or Dependents is enrolled (Please contact the Plan for further details regarding the process for selection of a different Post-MRMIP Graduate Product under such circumstances) - Non-payment of subscription charges - Fraud or material misrepresentation <p>(This list represents a general summary. Please consult the Plan's Evidence of Coverage for specific details regarding causes for termination by the Plan).</p>

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The terms under which coverage may be renewed	<p>Coverage under the Plan shall continue, except under the following circumstances:</p> <ul style="list-style-type: none"> - Loss of eligibility by Subscriber or by enrolled Dependents - Non-payment of subscription charges - Fraud or material misrepresentation - Termination of plan type by Plan in which Subscriber or Dependents is enrolled (Please contact the Plan for further details regarding the process for selection of a different Post-MRMIP Graduate Product under such circumstances) - Subscriber moves out of the service area
Other coverage that may be available if benefits under the described benefit package cease	CCHP Individual Plan may be available if benefits under the described benefit package cease; eligibility for CCHP Individual Plan is subject to medical review.
The circumstances under which choice in the selection of physicians and providers is permitted	<p>Members are encouraged to choose a primary care Plan Physician from a list of available Plan Physicians in the following specialties: internal medicine, obstetrics/gynecology, family practice, and pediatrics.</p> <p>Members may change their primary care Plan Physician at any time.</p>
Lifetime and annual maximums	<p>\$ 200,000 Calendar Year Maximum</p> <p>\$ 750,000 Lifetime Maximum</p>
Deductibles	NONE

Benefit Summary		Co-payments	Limitation
(*)		Calendar Year Copayment Maximum out of pocket. Copayment Limit is \$2,500 for one member and \$4,000 for a member and all covered dependents.	
Professional Services	Physician office visits, including , but not limited to preventive care, immunizations, screenings and diagnostic visits.		
	Doctor Office Visits	\$20.00	
	Pediatric Visits	\$20.00	
	Physical Exams	\$20.00	
	Vision Exams	\$20.00	
	Hearing Exams	\$20.00	
	Scheduled Well Baby Visits (0 - 23 months)	\$15.00	
	Scheduled Prenatal Visit and first Post-Partum Visit	\$15.00	
	Immunizations	\$0.00	
	Family Planning	\$20.00	
Outpatient Services	Outpatient services, including, but not limited to, surgery and treatment, and diagnostic procedures.		
	Outpatient Surgery	\$0.00	
	Voluntary Sterilization	\$0.00	
	Voluntary termination of pregnancy	\$0.00	
	Physical, Speech, and Occupational Therapy	\$20.00	
	Multidisciplinary Rehabilitation	\$20.00	
	Lab (pap smears included)	\$0.00	
	Imaging (mammographies included)	\$0.00	
	Other Tests & Procedures	\$0.00	
	Dermatology (UV light treatment)	\$0.00	
	Health Education Classes	\$20.00	
	Allergy Injection	\$0.00	
	Allergy Testing	\$20.00	
Hospitalization Services	Inpatient and outpatient services, including but not limited to room and board and supplies.		
	Inpatient - Hospital	\$200.00 per inpatient day	
	Inpatient - Multi-disciplinary Rehabilitation Services (These are intense coordinated rehabilitation services in more than one therapy, including, but not limited to therapy services provided following a stroke or spinal cord injury)	\$200.00 per inpatient day	
	Inpatient - Maternity	\$200.00 per inpatient day	
Emergency Health Coverage		\$100.00 per visit(waived if admitted)	
		(If admitted, hospitalization copayments apply)	

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Benefit Summary Cont.		Co-payments	Limitation
Ambulance Services	Emergency ambulance transport.	\$0.00	
Prescription Drug Benefits	Medically necessary drugs prescribed by a Plan physician.		Drugs, supplies, and supplements are covered when prescribed by a Plan Physician and obtained at a Plan pharmacy; drugs are covered for a 100-day supply
	Up to a 100-day supply (Generic)	\$10/\$35	
	Up to a 100 -day supply (brand name drugs & compound products)	\$10/\$35	
	Sexual Dysfunction Drugs	\$10/\$35	
Durable Medical Equipment	Home medical equipment, including, but not limited to oxygen, parenteral and enteral nutrition, colostomy supplies, corrective prosthetics and aids, and diabetic supplies. Includes durable medical equipment, supplies, prosthetic devices and braces. Other items listed above may be covered under other benefit categories		Durable Medical Equipment is covered in accord with our DME guidelines.
	Items used during covered hospital stay or in a skilled nursing facility	\$0.00	
	Items used at home	20% coinsurance	
Mental Health Services	Inpatient and outpatient mental health services, including, but not limited to, mental health parity services(**2) for serious mental disorders and severe emotional disturbances for children.		
	Outpatient - Individual or Group Therapy	20 per visit	Up to a total of 15 individual and group therapy visits each calendar year
	Inpatient	\$200 per inpatient day	Up to 10 days per calendar year Visits and Day Limits do not apply to mental health parity conditions.
Residential treatment	Transitional Residential Recovery Services.	Not covered	
Chemical Dependence Services	Substance abuse treatment or rehabilitation.		
	In the Hospital	\$200 inpatient day	
	Outpatient Treatment Services Transitional Residential Recovery Services	Not covered Not covered	
Home Health Services	Home Health and hospice care services (**3)		Part-time or intermittent home health covered: - Up to 2 hours per visit - Up to 3 visits per day - Up to 100 visits per calendar year
	Hospice Care	\$0.00	
	Home Health Care	\$0.00	
Custodial care and skilled nursing facilities.	Skilled nursing care and skilled nursing facilities services.	\$0.00	100 days per benefit period
	Custodial Care	Not covered	

(**1) For participating providers, percentage co-payments represent a percentage of actual cost, or, if the plan pays the provider a per-member-per-month rate, an equivalent cost. Percentage co-payments for services provided by non-participating providers are a percentage of usual, customary or reasonable rates, negotiated costs, or billed charges, as determined by the plan. (Please consult the Evidence of Coverage). In a PPO, enrollees are also responsible for any excess amount billed by a non-participating provider.

(**2) Health Plans in California are required by law to provide certain mental health services according to the same terms and conditions as other similar medical benefits. Please contact the individual plan for further information regarding the conditions subject to mental health parity.

(**3) Hospice benefits are available through the plan. Please consult plan's Evidence of Coverage.